UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

BERNADETTE RUGGIERO,

Plaintiff,

v.

Civ. No. 04-11561 RCL

UNUM LIFE INSURANCE COMPANY OF AMERICA,

Defendant.

CERTIFICATION OF PLAINTIFF

Plaintiff, BERNADETTER RUGGIERO, and her undersigned counsel, in accordance with Local Rule 16.1, certify that they have conferred:

- (a) with a view to establishing a budget for the costs of conducting the full course-and various alternative courses-of the litigation; and
- (b) to consider the resolution of the litigation through the use of alternative dispute resolution programs such as those outlined in Local Rule 16.4.

7-13-04

Plaintiff,

BERNADETTE PUC

LAW OFFICE OF STEPHEN L. RAYMOND. ESQ. Attorney for Plaintiff

7/21/04 Dated

By:

Stephen L. Raymond 3 Washington Square, Ste. 206 Haverhill, MA 01830 (978) 372-6590 BBO #567753